

## Crystal ramirez certification

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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
VICINAGE OF NEWARK

In Re:

Crystal Ramirez  
Defendants.

Chapter 7  
Honorable Katheryn Ferguson  
Case No.: 12-34475  
CERTIFICATION OF CRYSTAL  
RAMIREZ

CRYSTAL RAMIREZ , of full age, hereby certify as follows:

I make this Certification in support of the Complaint of my Adversary Proceeding against PNC Bank and violation of the Court's January 2013 Order to Redeem Personal Property.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

On Thursday, May 1, 2013, I was working with a colleague when I received a telephone call on a recorded line from PNC Bank. The representative informed me that I had a balance on my auto loan of \$2386.53. I was embarrassed because my colleague was able to over hear the conversation from the representative stating I had not paid this bill. I informed the representative that I had paid this balance off in February, 2013 and still not had received my title. She stated that this was not the case and I needed to pay the remainder in full. I was at work and could not continue this conversation and had to end the call. I was mortified that my colleague heard the conversation and asked me what was going on. At this point I feel very violated. I upheld my agreement with PNC to pay the agreed upon balance for the Mitsubishi Lancer and not only have not received the title but am now being called demanding payment. I again received a call on 5/9/13. This time I was visiting with the grieving wife of a hospice patient I am working with. I was interrupted by an unknown call. I picked it up since my husband has a sick grandfather out of the country and those calls are typically unknown. To my surprise it was PNC again on a recorded line. I had to excuse myself to answer this call and again informed the representative that I had already paid off this balance. These calls have caused me lots of anxiety and embarrassment.

Dated: 5/17/13  
Notary Jenna Salom  
Expiration date 1/23/2014

By:   
Crystal Ramirez